

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

JAMES I PETERSON
JANET M PETERSON
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:16-10983 TPA

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

October 26, 2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 10/13/2016 and confirmed on 12/19/16 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		119,148.00
Less Refunds to Debtor	2,371.66	
TOTAL AMOUNT OF PLAN FUND		116,776.34

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,500.00	
Trustee Fee	5,466.73	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		8,966.73

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	US BANK TRUST NA - TRUSTEE OF IGLO	0.00	34,230.04	0.00	34,230.04
	Acct: 5322				
	US BANK TRUST NA - TRUSTEE ET AL	0.00	14,042.42	0.00	14,042.42
	Acct: 9868				
	US BANK TRUST NA - TRUSTEE OF IGLO	770.58	770.58	0.00	770.58
	Acct: 5322				
	US BANK TRUST NA - TRUSTEE ET AL	305.27	305.27	0.00	305.27
	Acct: 9868				
	DNF ASSOCIATES LLC	3,454.28	3,454.28	0.00	3,454.28
	Acct: 9851				
	STERLING JEWELERS INC D/B/A KAY JEV	1,399.42	1,399.42	0.00	1,399.42
	Acct: 0673				
	FNB CONSUMER DISCOUNT CO++	1,402.75	1,402.75	165.64	1,568.39
	Acct: 0701				
	US BANK NA**	0.00	30,976.76	0.00	30,976.76
	Acct: 1073				
	US BANK NA**	658.19	658.19	0.00	658.19
	Acct: 1073				
					87,405.35

Priority					
	DANIEL P FOSTER ESQ**	0.00	0.00	0.00	0.00
	Acct:				
	JAMES I PETERSON	0.00	0.00	0.00	0.00
	Acct:				
	JAMES I PETERSON	2,371.66	2,371.66	0.00	0.00
	Acct:				
	FOSTER LAW OFFICES**	0.00	0.00	0.00	0.00
	Acct:				
	DANIEL P FOSTER ESQ**	3,500.00	3,500.00	0.00	0.00
	Acct:				
	INTERNAL REVENUE SERVICE*	552.38	552.38	0.00	552.38
	Acct: 7332				
	SANTANDER CONSUMER USA**	0.00	13,240.72	0.00	13,240.72
	Acct: 1463				

16-10983 TPA

Page 2 of 2

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Priority					
	US BANK TRUST NA - TRUSTEE ET AL Acct: 9868	0.00	0.00	0.00	0.00
					13,793.10
Unsecured					
	PORTFOLIO RECOVERY ASSOCIATES, LL Acct: 2643	3,877.13	1,140.54	0.00	1,140.54
	CITIBANK NA(*)++ Acct: 0539	0.00	0.00	0.00	0.00
	COMENITY BANK Acct: 0338	0.00	0.00	0.00	0.00
	PNC BANK NA Acct: 9799	0.00	0.00	0.00	0.00
	CAVALRY SPV I LLC - ASSIGNEE(*) Acct: 4316	2,581.92	759.52	0.00	759.52
	MIDLAND FUNDING LLC Acct: 7033	7,789.19	2,291.35	0.00	2,291.35
	MIDLAND FUNDING LLC Acct: 9770	6,917.23	2,034.84	0.00	2,034.84
	UNITED CONSUMER FINANCIAL SERV Acct: 0792	1,292.76	380.29	0.00	380.29
	INTERNAL REVENUE SERVICE* Acct: 7332	15.72	4.62	0.00	4.62
	SYNCHRONY BANK Acct: XXXXXPRAE	0.00	0.00	0.00	0.00
	UNITED CONSUMER FINANCIAL SERV Acct:	0.00	0.00	0.00	0.00
	PHELAN HALLINAN DIAMOND & JONES LL Acct:	0.00	0.00	0.00	0.00
					6,611.16
TOTAL PAID TO CREDITORS					107,809.61
TOTAL CLAIMED					
PRIORITY		552.38			
SECURED		7,990.49			
UNSECURED		22,473.95			

Date: 10/26/2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
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IN RE:

JAMES I PETERSON
JANET M PETERSON
Debtor(s)

Ronda J. Winnecour
Movant

vs.
No Repondents.

Case No.:16-10983 TPA

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
James I. Peterson
Janet M. Peterson
Debtor(s)

Case No. 16-10983-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: jmar

Page 1 of 3

Date Rcvd: Oct 27, 2020

Form ID: pdf900

Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 29, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ James I. Peterson, Janet M. Peterson, 5088 Scandia Road, Russell, PA 16345-7730
cr	Bank of America, N.A., PO Box 31785, TAMPA, FL 33631-3785
cr	+ SELECT PORTFOLIO SERVICING, INC, 3815 South West Temple, Salt Lake City, UT 84115-4412
cr	+ U.S. Bank National Association, not in its individ, NewRez LLC dba Shellpoint Mortgage Serv, PO BOX 10826, GREENVILLE, SC 29603-0826
14358915	BANK OF AMERICA, N.A., Bank of America, PO Box 31785, Tampa, FL 33631-3785
14305958	+ Belden Jewelers / Sterling Jewelers, Inc, Attn: Bankruptcy, Po Box 1799, Akron, OH 44309-1799
14305960	+ Citibank / Sears, Citicorp Credit Services, Po Bopx 790040, Saint Louis, MO 63179-0040
14305963	+ Community Bank Na, Attn: Bankruptcy, Po Box 509, Canton, NY 13617-0509
14305965	+ Fnb Consumer Discount Company, 210 Liberty Street, Warren, PA 16365-2304
14305970	+ PNC Bank, 249 5th Avenue, Suite 30, Pittsburgh, PA 15222-2707
14687034	+ Santander Consumer USA, Inc., P.O. Box 560284, Dallas, TX 75356-0284
14308813	Sterling Jewelers Inc., c/o Five Lakes Agency, Inc., P.O. Box 80730, Rochester, MI 48308-0730
15071988	+ U.S. Bank National Association, not in its individ, P.O. Box 10826, Greenville, SC 29603-0826
15162432	+ U.S. Bank Trust National Association, as Trustee, Serviced by Select Portfolio Servicing,, 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284
14339651	++ US BANK, PO BOX 5229, CINCINNATI OH 45201-5229 address filed with court:, U.S. BANK NATIONAL ASSOCIATION, BANKRUPTCY DEPARTMENT, P.O. BOX 5229, CINCINNATI, OH 45201-5229

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: JCAP_BNC_Notices@jcap.com	Oct 28 2020 02:26:00	Jefferson Capital Systems, PO Box 7999, St Cloud, MN 5632-9617
14305959	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Oct 28 2020 01:14:09	Capital One, Po Box 30285, Salt Lake City, UT 84130-0285
14370027	+ Email/Text: bankruptcy@cavps.com	Oct 28 2020 02:27:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14305961	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 28 2020 02:24:00	Comenity Bank / Bon Ton, 3100 Easton Square Plaza, Columbus, OH 43219-6232
14305962	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 28 2020 02:24:00	Comenity Bank / Lane Bryant, Po Box 182125, Columbus, OH 43218-2125
14982096	+ Email/Text: JCAP_BNC_Notices@jcap.com	Oct 28 2020 02:26:00	DNF Associates, LLC C/O Jefferson Capital, Systems LLC Assignee, PO Box 7999,, Saint Cloud MN 56302-7999
14305964	+ Email/Text: collectionbankruptcies.bancorp@53.com	Oct 28 2020 02:27:00	Fifth Third Bank, 1830 East Paris Avenue, Grand Rapids, MI 49546-8803

District/off: 0315-1

User: jmar

Page 2 of 3

Date Rcvd: Oct 27, 2020

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14305967	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Oct 28 2020 02:24:00	Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
14305969	+ Email/Text: PBNCNotifications@peritussservices.com	Oct 28 2020 02:24:00	Kohls / Capital One, Po Box 3120, Milwaukee, WI 53201-3120
14360979	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 28 2020 02:25:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14379973	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 28 2020 02:18:55	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14307608	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 28 2020 02:17:37	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14310229	+ Email/Text: ecf@buckleyking.com	Oct 28 2020 02:24:00	Sterling Jewelers, Inc. dba Kay Jewelers, c/o Buckley King LPA, 600 Superior Avenue East, Suite 1400, Cleveland, Ohio 44114-2693
14305971	+ Email/PDF: gecsed@recoverycorp.com	Oct 28 2020 01:14:03	Synchrony Bank / Care Credit, Po Box 965064, Orlando, FL 32896-5064
14305972	+ Email/PDF: gecsed@recoverycorp.com	Oct 28 2020 01:14:03	Synchrony Bank / Lowes, Po Box 965064, Orlando, FL 32896-5064
14305973	+ Email/PDF: gecsed@recoverycorp.com	Oct 28 2020 01:14:03	Synchrony Bank / Sams Club, Po Box 965064, Orlando, FL 32896-5064
15260210	+ Email/Text: bknotices@sns.com	Oct 28 2020 02:28:00	U.S. Bank Trust National Association, as, Trustee of the Igloo Series IV Trust, c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501-0305
14305974	+ Email/Text: EBankruptcy@UCFS.NET	Oct 28 2020 02:28:00	United Consumer Financial Services, 865 Bassett Road, Westlake, OH 44145-1194
14335632	+ Email/Text: bnc@bass-associates.com	Oct 28 2020 02:23:00	United Consumer Financial Services, Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		BANK OF AMERICA, N.A.
cr		Bank Of America, N.A.
cr		Towd Point Mortgage Trust 2019-SJ3, U.S. Bank Nati
cr		U.S. Bank Trust National Association, as Trustee o
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	U.S. Bank National Association, not in its individ, P.O. Box 10826, Greenville, SC 29603-0826
cr	*+	United Consumer Financial Services, Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Ste. 200, Tucson, AZ 85712-1083
14305968	*+	Internal Revenue Service, William Moor-Head Building, 1000 Liberty Avenue, Room 806, Pittsburgh, PA 15222-4027
14305966	*	Internal Revenue Service, Insolvency Unit, PO Box 628, Pittsburgh, PA 15230
14305975	*P++	US BANK, PO BOX 5229, CINCINNATI OH 45201-5229, address filed with court:, Us Bank, Attn: Bankruptcy, Po Box 5229, Cincinnati, OH 45201
14305957	##+	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
jdb	*+	Janet M. Peterson, 5088 Scandia Road, Russell, PA 16345-7730

TOTAL: 4 Undeliverable, 7 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

District/off: 0315-1

User: jmar

Page 3 of 3

Date Rcvd: Oct 27, 2020

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belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 29, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 26, 2020 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor BANK OF AMERICA N.A. bnicholas@kmlawgroup.com
Daniel P. Foster	on behalf of Debtor James I. Peterson dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Joint Debtor Janet M. Peterson dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Thomas Song	on behalf of Creditor Bank Of America N.A. pawb@fedphe.com

TOTAL: 6